10-21-04



For:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Art Unit: 3628

Serial No.: 09/751,892

Examiner: Jeffrey C. Pwu

5628 NT H

Filed: December 29, 2000

ŕ

DELINQUENCY-MOVING

MATRICES FOR VISUALIZING

LOAN COLLECTIONS

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is:
Transmittal (3 pgs., in duplicate); Amendment in Response to Office Action dated
September 14, 2004 (13 pgs.); Return post card

STATUS

2. Applicant

claims small entity status. is other than a small entity.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER FOR PATENTS

Express Mail Label No.: EV458034180US

Date: October 20, 2004

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Daniel M. Fitzgerald, Reg. No. 38,880

EXTENSION OF TERM

				3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.								
(2	(complete (a) or (b), as applicable) (a) Applicant petitions for an extension of time under 37 C.F.R. 1.136 (Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)											
Extension for response within:						ther than small entity Fee		all entity Fee if applicable)				
		☐ fi	rst month		\$	110.00	\$:	55.00				
		☐ se	econd month		\$	430.00	\$ 2	215.00				
		☐ th	aird month		\$	980.00	\$ 4	190.00				
	fourth month					,530.00	\$ 7	765.00				
	fifth month					,080.00	\$1,0	040.00				
						Fee Due	\$ 0	0.00				
An extension of months has already been secured. The fee paid therefor \$ is deducted from the total fee due for the total months of extension now requested. Extension fee due with this request \$ 0.00. OR (b) Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time. FEE FOR CLAIMS The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:												
	(Col. 1)		(Col. 2)	(Col. 3)		SMALL ENTITY		OTHER THAN SMALL ENTITY				
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA		ADDITIONAL. RATE FEE	OR	ADDITIONAL RATE FEE				
TOTAL		MINUS		=	x S	\$9 = \$		x \$18 = \$				
NDEP.		MINUS		=	x S	\$43 = \$		x \$86 = \$				
	FIRST PRESENT	TATION OF	MULTIPLE DEP. (+:	\$145 = \$		+ \$290 = \$					
					į.	OTAL ADDITIONAL EE \$	OR	TOTAL ADDITIONAL FEE \$				

	(a)	\boxtimes	No additional fee for Claims i	is required					
			OR						
	(b)		Total additional fee for claims	s required \$					
FEE PAYMENT									
5.	Attached is a check in the sum of \$								
			Charge Deposit Account No. 01-2384 the sum of \$ A duplicate of this transmittal is attached.						
FEE DEFICIENCY									
6.		If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.							
AND/OR									
		If any additional fee for claims is required, charge Deposit Account No. 01-2384.							
7.		Other:	:						
			Re Al Or	aniel M. Fitzgerald eg. No. 38,880 RMSTRONG TEASDALE LLP ne Metropolitan Square, Suite 2600					
				t. Louis, MO 63102 14/621-5070					

Express Mail Label No.: EV458034180US

60709-00010 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Art Unit: 3628

Serial No.: 09/751,892

Examiner: Jeffrey C. Pwu

Filed: December 29, 2000

:

For: DELINQUENCY-MOVING

MATRICES FOR VISUALIZING

LOAN COLLECTIONS

AMENDMENT

Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated September 14, 2004, Applicant respectfully requests consideration and entry of the following amendment.